

Fill in this information to identify your case and this filing:

Debtor 1 **Lenard V Umberger**  
First Name Middle Name Last Name

Debtor 2 **Joann A Umberger**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF MISSISSIPPI**

Case number **17-12067**

☒ Check if this is an amended filing

Official Form 106A/B  
**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**4575 Blackjack Rd.**

Street address, if available, or other description

**Ashland MS 38603-0000**

City State ZIP Code

**Benton**

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Homestead and approximately 2 acres of land. Only debtor #2 resides at this address.**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?  
**\$50,000.00**

Current value of the portion you own?  
**\$50,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee simple**

☐ Check if this is community property (see instructions)

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**If you own or have more than one, list here:**

1.2

**5346 Old Hwy 72**

Street address, if available, or other description

**Ashland MS 38603-0000**

City State ZIP Code

**Benton**

County

**What is the property?** Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

**Family property where Debtor #1 resides in a FEMA trailer**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**\$0.00**

**Current value of the portion you own?**

**\$0.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

**Fee simple**

☐ **Check if this is community property** (see instructions)

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**

**\$50,000.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No

☒ Yes

3.1 Make: **Toyota**

Model: **Tacoma 4WD**

Year: **1996**

Approximate mileage: **200000**

Other information:

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**\$3,000.00**

**Current value of the portion you own?**

**\$3,000.00**

3.2 Make: **Ford**

Model: **Ranger**

Year: **2001**

Approximate mileage:

Other information:

**Inoperable**

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**\$500.00**

**Current value of the portion you own?**

**\$500.00**

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3.3	<p>Make: <b>Ford</b></p> <p>Model: <b>Ranger</b></p> <p>Year: <b>1999</b></p> <p>Approximate mileage: _____</p> <p>Other information: _____</p> <p><b>inoperable</b></p>	<p><b>Who has an interest in the property?</b> Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this is community property</b> (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p><b>Current value of the entire property?</b> <u><b>\$500.00</b></u></p> <p><b>Current value of the portion you own?</b> <u><b>\$500.00</b></u></p>
3.4	<p>Make: <b>Chevrolet</b></p> <p>Model: <b>1500 4WD</b></p> <p>Year: <b>1993</b></p> <p>Approximate mileage: _____</p> <p>Other information: _____</p> <p><b>inoperable</b></p>	<p><b>Who has an interest in the property?</b> Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this is community property</b> (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p><b>Current value of the entire property?</b> <u><b>\$300.00</b></u></p> <p><b>Current value of the portion you own?</b> <u><b>\$300.00</b></u></p>
3.5	<p>Make: <b>Mercury</b></p> <p>Model: <b>Sable</b></p> <p>Year: <b>2001</b></p> <p>Approximate mileage: _____</p> <p>Other information: _____</p> <p><b>Inoperable</b></p>	<p><b>Who has an interest in the property?</b> Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this is community property</b> (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p><b>Current value of the entire property?</b> <u><b>\$200.00</b></u></p> <p><b>Current value of the portion you own?</b> <u><b>\$200.00</b></u></p>
3.6	<p>Make: <b>Saturn</b></p> <p>Model: <b>Vue</b></p> <p>Year: <b>2006</b></p> <p>Approximate mileage: <b>200000</b></p> <p>Other information: _____</p>	<p><b>Who has an interest in the property?</b> Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this is community property</b> (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p><b>Current value of the entire property?</b> <u><b>\$3,100.00</b></u></p> <p><b>Current value of the portion you own?</b> <u><b>\$3,100.00</b></u></p>
3.7	<p>Make: <b>Chevrolet</b></p> <p>Model: <b>S-10</b></p> <p>Year: <b>1996</b></p> <p>Approximate mileage: <b>+200k</b></p> <p>Other information: _____</p> <p><b>inoperable vehicle/scrap only</b></p>	<p><b>Who has an interest in the property?</b> Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this is community property</b> (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p><b>Current value of the entire property?</b> <u><b>\$300.00</b></u></p> <p><b>Current value of the portion you own?</b> <u><b>\$300.00</b></u></p>
3.8	<p>Make: <b>Honda</b></p> <p>Model: <b>TRX Rancher 4-Wheeler</b></p> <p>Year: <b>2006</b></p> <p>Approximate mileage: _____</p> <p>Other information: _____</p>	<p><b>Who has an interest in the property?</b> Check one</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this is community property</b> (see instructions)</p>	<p>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</p> <p><b>Current value of the entire property?</b> <u><b>\$1,000.00</b></u></p> <p><b>Current value of the portion you own?</b> <u><b>\$1,000.00</b></u></p>

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**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

☐ No

☒ Yes

4.1 Make: **Fleetwood Trailer**

Model: **8 x 32'**

Year: \_\_\_\_\_

Other information:

**Used fema trailer in which debtor #1 resides**

**Who has an interest in the property?** Check one

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

**\$1,500.00**

**\$1,500.00**

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$10,400.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

☐ No

☒ Yes. Describe.....

**Stove/cooking unit**

**\$25.00**

**Refrigerator**

**\$100.00**

**Washer/dryer**

**\$75.00**

**cooking utensils, silverware/flatware, pots and pans**

**\$100.00**

**Living room furniture**

**\$175.00**

**Dining room furniture**

**\$20.00**

**Bedroom furniture, dressers, nightstands, lamps and accessories**

**\$200.00**

**Mechanics tools**

**\$200.00**

**John Deere riding mower**

**\$150.00**

**Air Compressor**

**\$200.00**

**Generator**

**\$100.00**

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<b>Stihl Chainsaw</b>	<b>\$75.00</b>
<b>6' x 8' lawnmower trailer</b>	<b>\$100.00</b>
<b>Troybilt Weedeater</b>	<b>\$50.00</b>
<b>cordless drill</b>	<b>\$25.00</b>
<b>yard machine mower</b>	<b>\$50.00</b>
<b>Skil Saw</b>	<b>\$20.00</b>

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

<b>CD Player</b>	<b>\$10.00</b>
<b>32" Vizio flatscreen TV</b>	<b>\$50.00</b>
<b>Sanyo DVD Player</b>	<b>\$10.00</b>
<b>Dell laptop computer</b>	<b>\$100.00</b>
<b>32" Vizio TV</b>	<b>\$50.00</b>
<b>19" RCA TV</b>	<b>\$5.00</b>
<b>32" Flatscreen TV</b>	<b>\$50.00</b>
<b>Wii Game System and games</b>	<b>\$25.00</b>
<b>50" Emerson TV</b>	<b>\$75.00</b>
<b>iPhone 6 Plus</b>	<b>\$150.00</b>
<b>Digital camera</b>	<b>\$25.00</b>
<b>Compaq computer</b>	<b>\$50.00</b>

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**Acer laptop computer**

**\$100.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

**.22 Ruger Rifle**

**\$100.00**

**.22 Ruger Rifle**

**\$100.00**

**.30-06 Winchester Rifle**

**\$150.00**

**.270 Savage Rifle**

**\$100.00**

**16ga Shotgun**

**\$75.00**

**12ga Shotgun**

**\$75.00**

**30-30 Winchester Rifle**

**\$100.00**

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**all clothing**

**\$100.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**Costume jewelry**

**\$200.00**

**Diamond ring**

**\$100.00**

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**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. **Checking****CB&S****\$0.00**17.2. **Checking****Regions Bank****\$520.00**

17.3.

**Christmas club account-held by employer****\$1,550.00****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

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**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:



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**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples: Accidents, employment disputes, insurance claims, or rights to sue*

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$2,070.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

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**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$50,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$10,400.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$3,765.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$2,070.00</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
	<b>+</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$16,235.00</b>	Copy personal property total <b>\$16,235.00</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$66,235.00</b>